

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Thomas J Capizzi  
 Debtor

Case No. 15-18177-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db  
 #+Thomas J Capizzi, 171 Chapel Lane, Brownstown, PA 17508-5054  
 13632130 +Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 13632131 +Apex Legal Group, PC, 1439 West Chapman Ave, Suite 95, Orange, CA 92868-2738  
 13632135 +Center Anesthesia Group, PO Box 667, Lehighton, PA 18235-0667  
 13632138 +Conestoga Valley School District, 2110 Horseshoe Road, Lancaster, PA 17601-6099  
 13632141 +Ephrata Community Hospital, 169 Martin Ave, PO Box 1002, Ephrata, PA 17522-1002  
 13632142 +Ernest Capizzi, 23 Warwick Road, Lititz, PA 17543-8580  
 13651153 +Hyundai Motor Finance, c/o Constar Financial Services, 3561 West Bell Road,  
 Phoenix, AZ 85053-2965  
 13632146 Jordan Felzer, Esquire, American Express Legal, PO Box 2163, Southeastern, PA 19399-2163  
 13632150 +Maryann Capizzi, 171 Chapel Lane, Brownstown, PA 17508-5054  
 13632151 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13653088 Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 13692103 Navient Solutions, Inc., PO BOX 9000, Wilkes-Barre, PA 18773-9000  
 13632153 +Northland Group, Inc., Mail Code CSB1, PO Box 390905, Minneapolis, MN 55439-0905  
 13632160 +West Earl Township, 157 W Metzler Rd, Brownstown, PA 17508-5096  
 13632161 +Yamaha Capital One Retail, PO Box 71106, Charlotte, NC 28272-1106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Mar 18 2017 01:53:39 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 18 2017 01:52:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 18 2017 01:53:20 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13632127 EDI: GMACFS.COM Mar 18 2017 01:43:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902  
 13632128 +EDI: RMSC.COM Mar 18 2017 01:43:00 Amazon, PO Box 965015, Orlando, FL 32896-5015  
 13632129 EDI: AMEREXPR.COM Mar 18 2017 01:43:00 American Express, P.O.Box 981540,  
 El Paso, TX 79998-1540  
 13661949 EDI: BECKLEE.COM Mar 18 2017 01:43:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13661950 EDI: BECKLEE.COM Mar 18 2017 01:43:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13632132 EDI: BANKAMER.COM Mar 18 2017 01:43:00 Bank of America, PO Box 982235,  
 El Paso, TX 79998-2235  
 13632134 +EDI: WFNNB.COM Mar 18 2017 01:43:00 CB / Peebles, PO Box 182789,  
 Columbus, OH 43218-2789  
 13632133 EDI: CAPITALONE.COM Mar 18 2017 01:43:00 Capital One, Attn: General Correspondence,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13656043 EDI: CAPITALONE.COM Mar 18 2017 01:43:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13632136 EDI: CHASE.COM Mar 18 2017 01:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13632137 +EDI: CITICORP.COM Mar 18 2017 01:43:00 CitiBank, Citibank Customer Service,  
 P.O. Box 6500, Sioux Falls, SD 57117-6500  
 13632139 +EDI: RCSFNBMARIN.COM Mar 18 2017 01:43:00 Credit One, PO Box 98875,  
 Las Vegas, NV 89193-8875  
 13632140 +EDI: TSYS2.COM Mar 18 2017 01:43:00 DSNB Macy's, PO Box 8218, Mason, OH 45040-8218  
 13632143 +E-mail/Text: bankruptcy@fult.com Mar 18 2017 01:54:20 Fulton Bank, PO Box 11,  
 Lancaster, PA 17608-0011  
 13632144 +EDI: IRS.COM Mar 18 2017 01:43:00 Internal Revenue Service, 600 Arch St.,  
 Philadelphia, PA 19106-1695  
 13632145 +EDI: RMSC.COM Mar 18 2017 01:43:00 JC Penney, PO Box 965007, Orlando, FL 32896-5007  
 13632147 E-mail/Text: csdlclientservices@cboflanc.com Mar 18 2017 01:54:01 Lancaster Collections,  
 218 W Orange Street, Lancaster, PA 17603-3746  
 13632148 +E-mail/Text: compliance@lctcb.org Mar 18 2017 01:53:17  
 Lancaster County Tax Collection Bureau, 1845 William Penn Way, Suite 1,  
 Lancaster, PA 17601-4097  
 13632149 +EDI: TSYS2.COM Mar 18 2017 01:43:00 Macy's, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 13632152 EDI: NAVIENTFKASMSERV.COM Mar 18 2017 01:43:00 Navient, P.O. Box 9500,  
 Wilkes Barre, PA 18773-9500  
 13632154 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 18 2017 01:52:41 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
 13693611 EDI: PRA.COM Mar 18 2017 01:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13675922 +EDI: RESURGENT.COM Mar 18 2017 01:43:00 PYOD, LLC its successors and assigns as assignee,  
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13676647 +EDI: RESURGENT.COM Mar 18 2017 01:43:00 PYOD, LLC its successors and assigns as assignee,  
 of FNB, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13659196 EDI: Q3G.COM Mar 18 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 50

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13632889 EDI: RECOVERYCORP.COM Mar 18 2017 01:43:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13632155 EDI: DRIV.COM Mar 18 2017 01:43:00 Santander Consumer USA, Attn: Bankruptcy Dept.,  
PO Box 560284, Dallas, TX 75356-0284  
13632156 EDI: SEARS.COM Mar 18 2017 01:43:00 Sears Credit Cards, PO Box 6282,  
Sioux Falls, SD 57117-6282  
13632157 +E-mail/Text: bankruptcydepartment@tsico.com Mar 18 2017 01:54:12 Transworld System,  
507 Prudential Rd, Horsham, PA 19044-2308  
13632158 +EDI: RMSC.COM Mar 18 2017 01:43:00 Walmart / Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927  
13632159 EDI: WFFC.COM Mar 18 2017 01:43:00 Wells Fargo Bank, N.A., Bankruptcy Department,  
One Home Campus MAC X2302-04C, Des Moines, IA 50328-0001

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2017 at the address(es) listed below:

BARRY A. SOLODKY on behalf of Debtor Thomas J Capizzi bsolodky@n-hlaw.com,  
mbleacher@n-hlaw.com;jsimmerok@n-hlaw.com;dpeiffer@n-hlaw.com;dsheaffer@n-hlaw.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
JEREMY JOHN KOBESKI on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
PAUL BRINTON MASCHMEYER on behalf of Attorney Maschmeyer Karalis P.C. pmaschmeyer@cmklaw.com,  
csilvano@cmklaw.com  
PAUL BRINTON MASCHMEYER on behalf of Trustee CHRISTINE C. SHUBERT pmaschmeyer@cmklaw.com,  
csilvano@cmklaw.com  
REGINA COHEN on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
ROBERT W. SEITZER on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@cmklaw.com  
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Thomas J Capizzi</u>	Social Security number or ITIN	<b>xxx-xx-3441</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-18177-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas J Capizzi

3/16/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**